

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Dwayne M Borowski
Megan Ann Borowski
Debtors

Case No. 17-05198-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: DDunbar
Form ID: 3180W

Page 1 of 2
Total Noticed: 28

Date Rcvd: Jun 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2019.

db/jdb
5013977 +Dwayne M Borowski, Megan Ann Borowski, 20 Pottsville St, Port Carbon, PA 17965-1511
+Americredit Financial Services, Inc. dba GM Financ, PO Box 183853,
Arlington,, TX 76096-3853
5026801 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5004693 +Chase Freedom, PO Box 1423, Charlotte, NC 28201-1423
5004694 +Embrace Home Loans, c/o:, Roundpoint Mort. Serv. Corp., PO Box 674150,
Dallas, TX 75267-4150
5004697 +Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
5004701 #Pay Pal Credit, PO Box 105658, Atlanta, GA 30348-5658
5023707 +RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd Suite 200,
Charlotte, NC 28217-1930

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5004689 +EDI: RMSC.COM Jun 18 2019 23:33:00 AEO Synchrony Bank, PO Box 530942,
Atlanta, GA 30353-0942
5034166 EDI: PHINAMERI.COM Jun 18 2019 23:33:00 Americredit Financial Services, Inc.,
Dba GM Financial, P.O Box 183853, Arlington, TX 76096
5004690 EDI: BANKAMER.COM Jun 18 2019 23:33:00 Bank of America, PO Box 15019,
Wilmington, DE 19886-5019
5004691 +EDI: WFNNB.COM Jun 18 2019 23:33:00 Boscov's, PO Box 659622, San Antonio, TX 78265-9622
5004692 EDI: CAPITALONE.COM Jun 18 2019 23:33:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
5023375 EDI: BL-BECKET.COM Jun 18 2019 23:33:00 Capital One, N.A., c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
5029922 +EDI: CITICORP.COM Jun 18 2019 23:33:00 Citibank, N.A., Citibank, N.A.,
701 East 60th Street North, Sioux Falls, SD 57104-0493
5004696 +EDI: PHINAMERI.COM Jun 18 2019 23:33:00 GM Financial, PO Box 78143,
Phoenix, AZ 85062-8143
5004695 +EDI: BLUESTEM Jun 18 2019 23:33:00 Gettington, PO Box 166, Newark, NJ 07101-0166
5004688 EDI: IRS.COM Jun 18 2019 23:33:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346
5004698 +EDI: RMSC.COM Jun 18 2019 23:33:00 JC Penney, Synchrony Bank, PO Box 965090,
Orlando, FL 32896-0001
5004699 E-mail/Text: bncnotices@becket-lee.com Jun 18 2019 19:44:44 Kohl's, PO Box 2983,
Milwaukee, WI 53201-2983
5004700 +EDI: RMSC.COM Jun 18 2019 23:33:00 Lowes Synchrony Bank, PO Box 530914,
Atlanta, GA 30353-0914
5024766 +EDI: MID8.COM Jun 18 2019 23:33:00 Midland Funding, LLC, Midland Credit Management, Inc.,
As agent for Midland Funding, LLC, PO Box 2011, WARREN, MI 48090-2011
5005382 +EDI: PRA.COM Jun 18 2019 23:33:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5026241 EDI: Q3G.COM Jun 18 2019 23:33:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
PO Box 788, Kirkland, WA 98083-0788
5026239 EDI: Q3G.COM Jun 18 2019 23:33:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
5004702 +EDI: RMSC.COM Jun 18 2019 23:33:00 Sams Club/Synchrony Bank, PO Box 530942,
Atlanta, GA 30353-0942
5004703 +EDI: RMSC.COM Jun 18 2019 23:33:00 Synchrony Bank/Toys R Us, Attn: Bankruptcy Dept,
PO Box 965013, Orlando, FL 32896-5013
5004704 +EDI: RMSC.COM Jun 18 2019 23:33:00 Walmart, PO Box 530927, Atlanta, GA 30353-0927
TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
Arlington, TX 76096-3853
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor Embrace Home Loans, Inc. bkgroup@kmlawgroup.com
Thomas K Noonan on behalf of Debtor 1 Dwayne M Borowski tknesq@ptd.net, tknesqam@ptd.net
Thomas K Noonan on behalf of Debtor 2 Megan Ann Borowski tknesq@ptd.net, tknesqam@ptd.net
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 Dwayne M Borowski
First Name Middle Name Last Name

Debtor 2 Megan Ann Borowski
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:17-bk-05198-RNO**

Social Security number or ITIN **xxx-xx-0348**
EIN --

Social Security number or ITIN **xxx-xx-6484**
EIN --

Order of Discharge

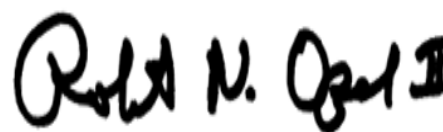
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dwayne M Borowski

Megan Ann Borowski

By the
court:



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: DDunbar, Deputy Clerk

6/18/19

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.